

In re:
Robert Scott Anderson
Debtor

Case No. 23-13446-SY
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Nov 14, 2023

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2023:

Recip ID	Recipient Name and Address
db	Robert Scott Anderson, 2800 E Riverside Dr Apt 339, Ontario, CA 91761-7483
cr	+ Global Federal Credit Union f/k/a Alaska USA Feder, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard #100, Wood Hills, CA 91364-6207

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRWHITMORE.COM	Nov 14 2023 12:26:00	Robert Whitmore (TR), 3600 Lime St Ste 616, Riverside, CA 92501-0933
smg	EDI: EDD.COM	Nov 14 2023 12:26:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Nov 14 2023 12:26:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
41631280	Email/Text: SC_Enforcement_Bankr@globalcu.org	Nov 14 2023 07:34:00	ALASKA FEDERAL CREDIT UNION, 4000 Credit Union Dr, Anchorage, AK 99503-6636
41631281	Email/PDF: bncnotices@becket-lee.com	Nov 14 2023 07:40:53	AMERICAN EXPRESS, Po Box 297871, Ft Lauderdale, FL 33329-7871
41631282	EDI: CAPITALONE.COM	Nov 14 2023 12:26:00	CAPITAL ONE, Po Box 31293, Salt Lake Cty, UT 84131-0293
41631283	EDI: IRS.COM	Nov 14 2023 12:26:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
41631284	Email/Text: bankruptcydocs@osla.org	Nov 14 2023 07:34:00	OKLAHOMA STUDENT LOAN AUTHORITY, 525 Central Park Dr, Oklahoma City, OK 73105-1723
41631286	EDI: RMSC.COM	Nov 14 2023 12:26:00	SYNCHRONY NETWORKS, Po Box 965036, Orlando, FL 32896-5036
41631285	Email/Text: BANKRUPTCY@SCHOOLSFIRSTFCU.ORG	Nov 14 2023 07:35:00	SchoolsFirst FCU, Po Box 11547, Santa Ana, CA 92711-1547
41631287	Email/Text: bankruptcynotice@westlakefinancial.com	Nov 14 2023 07:34:00	Westlake Financial Services, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0973-6

User: admin

Page 2 of 2

Date Rcvd: Nov 14, 2023

Form ID: 318a

Total Noticed: 13

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2023 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Robert Scott Anderson bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Diana Torres-Brito	on behalf of Creditor Global Federal Credit Union f/k/a Alaska USA Federal Credit Union dtorres-brito@pralc.com ecfcca@ecf.courtdrive.com
Robert Whitmore (TR)	rswtrustee@yahoo.com rwhitmore@ecf.axosfs.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Robert Scott Anderson</u>	Social Security number or ITIN	xxx-xx-5054
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number: 6:23-bk-13446-SY			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert Scott Anderson

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 11/13/23

Dated: 11/13/23

By the court: Scott H. Yun
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

21/AUTU

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.